

Fill in this information to identify the case:

Debtor 1 Robert P Carr  
Debtor 2 Jennifer L Carr  
(Spouse, if filing)  
United States Bankruptcy Court for the : Eastern District of Pennsylvania  
(State)  
Case number 18-11673-amc

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 12

Last four digits of any number you use to identify the debtors' account: XXXXXX5031

Date of payment change:  
Must be at least 21 days after date of this notice

12/1/2019

New total payment:  
Principal, interest, and escrow, if any \$1,696.97

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 603.17

New escrow payment : \$ 595.37

### Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Robert P Carr  
First Name Middle Name Last Name

Case number (if known) 18-11673-amc

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Linda St. Pierre \_\_\_\_\_ Date 11/8/2019  
Signature

Print: Linda \_\_\_\_\_ St. Pierre \_\_\_\_\_  
First Name Middle Name Last Name Title Authorized Agent

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 860-240-9156 Email Linda.St.Pierre@mccalla.com

In Re:

Robert P Carr  
Jennifer L Carr

Bankruptcy Case No.: 18-11673-amc  
Chapter: 13  
Judge: Ashely M. Chan

CERTIFICATE OF SERVICE

I, Linda St. Pierre, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Robert P Carr  
1403 Beverly Hills Road  
Coopersburg, PA 18036

Jennifer L Carr  
1403 Beverly Hills Road  
Coopersburg, PA 18036

MICHAEL J. MCCRYSTAL  
151 Main Street, Suite A  
Emmaus, PA 18049

*(served via ECF Notification)*

SCOTT F. WATERMAN, Trustee  
2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606

*(served via ECF Notification)*

U.S. Trustee  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 11/8/2019 By: /s/Linda St. Pierre  
(date) Linda St. Pierre  
Authorized Agent for Freedom Mortgage Corporation

## Account Information

ROBERT P CARR  
1403 BEVERLY HILLS RD  
COOPERSBURG PA 18036-1854

Loan Number: [REDACTED]  
Property Address: 1403 BEVERLY HILLS RD  
COOPERSBURG PA 18036

Statement Date: 10/16/2019  
Current Payment Amount: \$1,704.77

New Payment Amount: \$1,696.97  
New Payment Effective Date: 12/01/2019

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there's enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable.

Based on our review, you have a shortage of \$115.22. This shortage was caused by changes in your taxes or insurance. To see these changes, refer to Part 2.

Projected Minimum Balance	\$1,989.14
- Required Minimum Balance	\$870.86
Shortage Amount	\$115.22

The required minimum balance is also known as the escrow cushion. The required minimum balance or cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

**To correct your shortage, we've outlined two different payment options for you to choose from:**

PART

1

## Your Mortgage Payment

### Payment information beginning with your 12/01/2019 payment

Option 1

Step 1 - Pay your shortage in full by using the coupon below.

Step 2 - After your shortage of \$115.22 is applied, your new monthly payment amount will be \$1,687.37.

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest	\$1,101.60	\$1,101.60
Escrow Payment	\$575.98	\$585.77
Shortage Spread:	\$27.19	\$0.00
<b>Total Payment:</b>	<b>\$1,704.77</b>	<b>\$1,687.37</b>

• • • • • OR • • • • •

Option 2

If you choose not to pay your shortage in full (Option 1), this amount will automatically be spread over 0 months. Your new monthly payment will be \$1,696.97.

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest	\$1,101.60	\$1,101.60
Escrow Payment	\$575.98	\$585.77
Shortage Spread:	\$27.19	\$9.60
<b>Total Payment:</b>	<b>\$1,704.77</b>	<b>\$1,696.97</b>

**NOTICE:** Freedom Mortgage is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

## ESCROW SHORTAGE COUPON



FREEDOM MORTGAGE®

ROBERT P CARR  
1403 BEVERLY HILLS RD  
COOPERSBURG PA 18036-1854

Loan Number: [REDACTED]

Shortage Amount: \$115.22

Enclosed is a check for the **total** shortage amount. My new monthly mortgage payment will be adjusted to reflect the new monthly escrow deposit.

Enclosed is a check for a **portion** of the shortage amount. I understand that the remaining shortage will be spread evenly for the duration of the shortage repayment period.

If you choose to do nothing, the entire shortage amount will be spread over the next 0 months and your new monthly payment will be as calculated by this analysis.

Escrow Shortage  
Amount Enclosed

Please write your loan number on your check and return this coupon with your payment.

FREEDOM MORTGAGE  
29730 NETWORK PLACE  
CHICAGO, IL 60673-1297

The chart below reflects what actually happened in your escrow account since the last analysis. This compares what we expected to occur with what actually happened.

Date	Payment to Escrow	What We Estimated to Pay In	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
Jan 2019	\$577.31	\$575.98	\$153.47	\$153.47	Beginning Balance	(\$1,981.19)	\$1,887.83
Feb 2019	\$577.31	\$575.98	\$153.47	\$153.47	FHA MORTGAGE INSURANCE	(\$1,557.35)	\$2,310.34
Mar 2019	\$577.31	\$575.98	\$153.47	\$153.47	FHA MORTGAGE INSURANCE	(\$1,133.51)	\$2,732.85
Apr 2019	\$577.31	\$575.98	\$153.47	\$153.47	FHA MORTGAGE INSURANCE	(\$709.67)	\$3,155.36
May 2019	\$603.17	\$575.98	\$805.47	\$153.47 *	COUNTY TAX	(\$285.83)	\$3,577.87
May 2019	\$0.00	\$0.00	\$224.90	\$805.47	TOWNSHIP TAX	(\$488.13)	\$4,000.38
May 2019	\$0.00	\$0.00	\$150.34	\$224.90	FHA MORTGAGE INSURANCE	(\$863.37)	\$2,970.01
Jun 2019	\$603.17	\$575.98	\$150.34	\$153.47 *	FHA MORTGAGE INSURANCE	(\$410.54)	\$3,392.52
Jul 2019	\$1,206.34	\$575.98	\$150.34	\$153.47 *	FHA MORTGAGE INSURANCE	\$645.46	\$3,815.03
Aug 2019	\$0.00	\$575.98	\$150.34	\$153.47 *	FHA MORTGAGE INSURANCE	\$495.12	\$4,237.54
Aug 2019	\$0.00	\$0.00	\$3,437.80	\$3,392.52	SCHOOL/ISD TAX	(\$2,942.68)	\$845.02
Sep 2019	\$1,809.51	\$575.98	\$150.34	\$153.47 *	FHA MORTGAGE INSURANCE	(\$1,283.51)	\$1,267.53
Sep 2019	\$0.00	\$0.00	\$757.05	\$0.00	HOMEOWNERS	(\$2,040.56)	\$1,267.53
Oct 2019	\$603.17	\$575.98	\$150.34	\$647.34 *	FHA MORTGAGE INSURANCE	(\$1,587.73)	\$1,196.17
Oct 2019	\$0.00	\$0.00	\$0.00	\$153.47	FHA MORTGAGE INSURANCE	(\$1,587.73)	\$1,042.70
Nov 2019	\$0.00	\$575.98	\$0.00	\$153.47	E FHA MORTGAGE INSURANCE	(\$1,587.73)	\$1,465.21
Dec 2019	\$0.00	\$575.98	\$0.00	\$153.47	E FHA MORTGAGE INSURANCE	(\$1,587.73)	\$1,887.72
<b>Total</b>	<b>\$7,134.60</b>	<b>\$6,911.76</b>	<b>\$6,741.14</b>	<b>\$6,911.87</b>			

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

LOAN NUMBER: [REDACTED]

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ROBERT P CARR  
1403 BEVERLY HILLS RD  
COOPERSBURG PA 18036-1854

Loan Number:

Property Address:

1403 BEVERLY HILLS RD  
COOPERSBURG PA 18036

Statement Date: 10/16/2019  
Current Payment Amount: \$1,704.77

New Payment Amount: \$1,696.97  
New Payment Effective Date: 12/01/2019

PART

## 3

## Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$757.05	Freedom expects to pay \$7,029.30 over the next 12 months.
FHA MORTGAGE INSURANCE	\$1,804.08	Here's how to calculate your new monthly escrow payment:
COUNTY TAX	\$805.47	
SCHOOL/ISD TAX	\$3,437.80	Total Disbursements: \$7,029.30
TOWNSHIP TAX	\$224.90	+ 12 Months: 12
<b>Total Disbursements</b>	<b>\$7,029.30</b>	
		<b>New Monthly Escrow Payment</b> <b>\$585.77</b>

## Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
Dec 2019	\$585.77	\$150.34	Beginning Balance FHA MORTGAGE INSURANCE	\$1,304.94	\$1,420.16
Jan 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$1,740.37	\$1,855.59
Feb 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$2,175.80	\$2,291.02
Mar 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$2,611.23	\$2,726.45
Apr 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$3,046.66	\$3,161.88
May 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$3,482.09	\$3,597.31
May 2020	\$0.00	\$150.34	FHA MORTGAGE INSURANCE	\$3,917.52	\$4,032.74
May 2020	\$0.00	\$805.47	COUNTY TAX	\$3,112.05	\$3,227.27
May 2020	\$0.00	\$224.90	TOWNSHIP TAX	\$2,887.15	\$3,002.37
Jun 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$3,322.58	\$3,437.80
Jul 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$3,758.01	\$3,873.23
Aug 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$4,193.44	\$4,308.66
Aug 2020	\$0.00	\$3,437.80	SCHOOL/ISD TAX	\$755.64	\$870.86 *
Sep 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$1,191.07	\$1,306.29
Oct 2020	\$585.77	\$757.05	HOMEOWNERS	\$1,019.79	\$1,135.01
Oct 2020	\$0.00	\$150.34	FHA MORTGAGE INSURANCE	\$869.45	\$984.67
Nov 2020	\$585.77	\$150.34	FHA MORTGAGE INSURANCE	\$1,304.88	\$1,420.10
	<b>\$7,029.24</b>	<b>\$7,029.30</b>			

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

## 4

## What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$115.22.

Please refer to Part 1 for your repayment options. For your convenience, your shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$1,696.97. If you choose to repay your shortage please refer to Part 1, Option 1.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

## 5

## How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

LOAN NUMBER: [REDACTED]